

**Information to identify the case:**

Debtor 1	<u>David E. Gebrosky</u>	Social Security number or ITIN	xxx-xx-8960
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Amy J. Gebrosky</u>	Social Security number or ITIN	xxx-xx-5589
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>20-20121-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

David E. Gebrosky

Amy J. Gebrosky

5/6/20

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 David E. Gebrosky  
 Amy J. Gebrosky  
 Debtors

Case No. 20-20121-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: May 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2020.

db/jdb David E. Gebrosky, Amy J. Gebrosky, 371 Bubb Lane, Ellwood City, PA 16117-6605  
 15182649 +Brighton Radiology Associates, 3572 Brodhead Road, Ste 201, Monaca, PA 15061-3141  
 15182653 Ditech, PO Box 6172, Rapid City, SD 57709-6172  
 15182655 +FMS Inc., P.O. Box 707600, Tulsa, OK 74170-7600  
 15182654 +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401  
 15182657 +Internal Revenue Service, 549 Keystone Drive, Suite 500, Warrendale, PA 15086-7538  
 15182659 Mercury Card Services, PO Box 70168, Philadelphia, PA 19176-0168  
 15182660 +Northern Leasing Systems, Inc., 525 Washington Blvd., 15th Floor, Jersey City, NJ 07310-2603  
 15182661 +Peebles, 1 Peebles St., South Hill, VA 23970-3315  
 15182665 Phillips & Cohen Associates, Ltd, 1002 Justion Street, Mail stop 661, Wilmington, DE 19801-5148

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 07 2020 03:54:31 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 cr +EDI: PRA.COM May 07 2020 07:38:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15182647 EDI: RMSC.COM May 07 2020 07:38:00 Amazon.com, C/O Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013  
 15182648 +EDI: TSYS2.COM May 07 2020 07:38:00 Barclays Bank Delaware, 125 S. West Street, Wilmington, DE 19801-5014  
 15182650 +E-mail/Text: mediamanagers@clientservices.com May 07 2020 03:54:18 Client Services, Inc., 3451 Harry S. Truman Blvd., St. Charles, MO 63301-9816  
 15182651 +EDI: CONVERGENT.COM May 07 2020 07:38:00 Convergent, Convergent Outsourcing Inc., 800 SW 39th, Renton, WA 98057-4927  
 15182652 +E-mail/PDF: creditonebknofifications@resurgent.com May 07 2020 04:13:15 Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873  
 15182656 +EDI: PHINGENESIS May 07 2020 07:38:00 Genesis Financial Solutions, PO Box 4477, Beaverton, OR 97076-4401  
 15182658 E-mail/Text: bncnotices@becket-lee.com May 07 2020 03:54:21 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983  
 15182663 +E-mail/Text: bankruptcy@firstenergycorp.com May 07 2020 03:54:50 Penn Power, PO Box 3687, Akron, OH 44309-3687  
 15195704 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 07 2020 03:54:30 Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946  
 15182664 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 07 2020 03:54:31 Pennsylvania Dept of Revenue, Bureau of Compliance, Dept 280946, Harrisburg, PA 17128-0001  
 15182666 +E-mail/Text: chrisj@reedoil.com May 07 2020 03:54:25 Reed Oil Company, 511 Montgomery Avenue, New Castle, PA 16102-1111  
 15182667 EDI: RMSC.COM May 07 2020 07:38:00 Synchrony Bank, Synchrony Home/ SYNCB, PO Box 960061, Orlando, FL 32896-0061  
 15182807 +EDI: RMSC.COM May 07 2020 07:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15182668 EDI: WTRRN BANK.COM May 07 2020 07:38:00 Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170  
 15182669 +EDI: VERIZONCOMB.COM May 07 2020 07:38:00 Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055  
 15182670 EDI: RMSC.COM May 07 2020 07:38:00 Walmart Mastercard/SynCB, PO Box 960024, Orlando, FL 32896-0024  
 15182671 +EDI: RMSC.COM May 07 2020 07:38:00 Walmart/GE Money Bank/ Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Ditech Financial, LLC  
 15182662 ##+Penn Credit Corporation, P.O. Box 988, 916 South 14th Street, Harrisburg, PA 17104-3425  
 TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 29

Date Rcvd: May 06, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 08, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2020 at the address(es) listed below:

Anthony M. Moody on behalf of Joint Debtor Amy J. Gebrosky amoody@moodylawoffices.com,  
moodyar81455@notify.bestcase.com  
Anthony M. Moody on behalf of Debtor David E. Gebrosky amoody@moodylawoffices.com,  
moodyar81455@notify.bestcase.com  
Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com  
James Warmbrodt on behalf of Creditor Ditech Financial, LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5